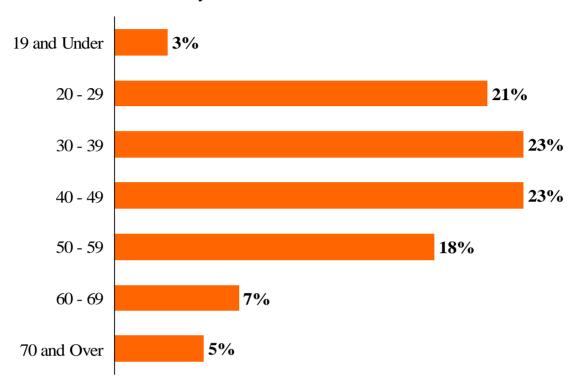


Fraud Complaints by Consumer Age¹

January 1 - December 31, 2005



Fraud Complaints by Consumer Age

Calendar Years 2003 through 2005

Consumer	CY - 2003		CY - 2004		CY - 2005	
Age Range	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
19 and Under	6,604	3%	9,065	3%	8,002	3%
20-29	41,541	19%	65,968	21%	65,108	21%
30-39	51,238	24%	76,272	24%	71,848	23%
40-49	52,340	24%	74,060	23%	73,722	23%
50-59	36,297	17%	56,401	18%	58,178	18%
60-69	14,911	7%	21,951	7%	23,248	7%
70 and Over	12,386	6%	16,632	5%	16,531	5%
Total Reporting Age	215,317		320,349		316,637	

¹Percentages are based on the total number of consumers reporting their age in fraud complaints for each calendar year: CY-2003 = 215,317; CY-2004 = 320,349; and CY-2005 = 316,637. 73% of consumers reported this information during CY-2005, 66% and 79% for CY-2003 and CY-2004, respectively.